

In the Claims:

Please amend the claims as follows:

1. (currently amended) A method operative on a web server to facilitate a web-based information exchange between a broker and a set of wholesale lenders, comprising:

exposing to the broker a set of one or more generic mortgage lender profiles over said web-based information exchange;

responsive to entry by the broker of given data, applying a given generic mortgage lender profile to the data to identify a set of one or more specific wholesale lenders who meet criteria specified in the given data; and

responsive to selection by the broker of one of the specific wholesale lenders, exposing to the broker a specific mortgage lender profile instantiated with a set of unique lender characteristics for use by the broker in completing a mortgage transaction over said web-based information exchange.

2. (original) The method as described in Claim 1 wherein the set of unique lender characteristics includes a rate 20 sheet.

3. (original) The method as described in Claim 1 wherein the set of unique lender characteristics includes an eligibility matrix.

4. (original) The method as described in Claim 1 wherein the set of unique lender characteristics includes a lock sheet.

5. (original) The method as described in Claim 1 further including the step of displaying to the broker mortgage rates and prices.

6. (original) The method as described in Claim 1 further including the step of having the broker lock a loan online.